TRADE.

trunk and local roads, the opening of the south-eastern branch of the Peninsula railway, and the regular service of steamers along the *western* coast have caused a great change in the trade system of Dhárwár. Direct trade with Bársi and Vairág in Sholápur, Umrávati in Berár, Hamnabad near Bedur in the Nizám's territory and other places on the north and east, and with Rájápur on the Ratnágiri coast has ceased. Except in rural parts where there are no made roads head-loads, bamboo-loads, pack-bullocks, and horses are no longer used. In the trade which sets north and east all imports, consisting of European woollen printed and plain cloths, yarn, silk, stationery, hardware, musk, saffron, and sugarcandy from Bombay; silk and cotton cloths from Nágpur and Paithan on the Godávari; lace cloths from Benares; plain and lace-bordered headscarves and coloured women's robes from Rájmandri, Nellur, Guntur, and Tádpatri; and lamp glass to make bangles from Belári come by rail as far as Sholápur or Belári, and from Sholápur and Belári are brought into the district by carts, or on ponies. Similarly, of late years, the copper and brass vessels of Hubli, the cardamoms pepper and cocoanuts of Kánara, and the millet, sugarcane, molasses, cotton, and cotton robes and silks of Betgeri, Byádgi, Dhárwár, Dhundshi, Gadag, Hubli, Mundargi, Navalgund, Ránebennur, and Ron pass east to Belári; and the cotton robes and blankets of Gadag, Hubli, and Ránebennur, and the cardamoms pepper and cocoanuts of Kánara pass north-east to Sholápur. Again between October and May cotton goods, yarn, silk, hardware, opium, liquor, and other stores from Bombay are brought by steamers and sailing vessels to Kárwár and Kumta in Kánara, and from Kárwár and Kumta travel east in carts by the A'rbail and Devimani passes. Similarly, of the exports that go to Bombay by Kárwár and Kumta, the chief are cotton, wheat, *bájri*, clarified butter, molasses, linseed, sesamum, and occasionally coarse waistcloths and women's robes; and, besides these, of other articles that go to smaller ports between Bombay and Mánglor, the chief are cotton seeds, oilcakes, onions, garlic, chillies, pepper, cardamoms, and myrobalans.

TRADERS.

The leading traders are Lingáyats, Bráhmans, and Musalmáns. Of these the Lingáyats are by far the largest class, and the Musalmáns are few and seldom rich. At Gadag and other places in the east of the district there are a few Márwár Vánis. At Hubli and Gadag two European firms Messrs. Robertson Brothers and Company and Messrs. P. Chrystal and Company trade in cotton oilseed myrobalans and wheat. Except the ironware trade, which is generally in the hands of Gujarát Bohorás and of local Musalmáns, and the trade in leather which is carried on solely by Musalmáns and lowcaste Hindus, the different branches of trade are open to all. In the 1876-77 famine, when other trade was at a stand, moneylenders, cloth-merchants, cotton-brokers, and dealers of all kinds imported grain. Of large traders who have a capital of £20,000 (Rs. 2,00,000) and upwards, there are not more than two houses: One at Gadag belongs to the Gujar trader Venkatidás, who, besides lending money and granting bills, trades in cotton, and the other at Ránebennur belongs to Bráhman traders, Gopál and Shrinvas Náik, who, besides lending money, trade largely in cotton, Europe and Bombay machine-spun

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TRADERS.

yarn, silk, cotton waistcloths and women's robes, indigo, and Maisur bullocks and cows. Of grain dealers few, perhaps not more than ten, have a capital of more than £5000 (Rs. 50,000). The European firms at Hubli and Gadag, which have been established within the last thirty years, have as much as £10,000 (Rs. 1,00,000). In addition to their regular business traders employ their capital in moneylending. The leading Hubli merchants trade on their own account and with their own capital, in the cotton season (October-May) supplementing their capital by borrowing from the Hubli branch of the Bank of Bombay. The same traders carry on both an import and an export trade. They have generally agents or corresponding houses at Bombay, Poona, Sátára, Ahmadnagar, at Bársi Sholápur and Vairág in Sholápur, at Rájápur and Vengurla in Ratnágiri, at Kumta and Kárwár in Kánara, at Hamnabad in the Nizám's country, at Bangalur in Maisur, and at Belári Salem and Tádpatri in Madras. Some of the largest deal direct with Bombay and other leading markets, Poona, Sholápur, Kumta, Belári, Bangalur, and Mánglor, exporting cotton and importing sugar and hardware, cotton goods, and other articles of European manufacture. Except cotton sales between local dealers and Bombay firms, which are negotiated by bills, almost all purchases are paid in silver.

TRADING COMPANIES.

At present (1883) Dhárwár has two trading joint stock companies in the towns of Dhárwár and Hubli. In April 1876 a joint stock company, chiefly for the export and import of cloth, under the name of the Dhárwár Company, was started at Dhárwár by a few traders, with a capital of £1187 10*s*. (Rs. 11,875) divided into 475 shares of £2 10*s*. (Rs. 25) each. Since 1876 the company has increased the number of its shares to 1600, making a capital of £4000 (Rs. 40,000). Up to the end of 1883, of the 1600 shares 1282 equal to a capital of £3205 (Rs. 32,050) have been taken by 143 persons, of whom 132 are Bráhmans, five Lingáyats, three Komtis, one a Mudliyar, one a tailor, and one a shepherd. Of these 143 persons eighty-five are Government servants, fifteen students, thirteen traders, eight men of means, seven landholders, five pleaders, four Government pensioners, four Bráhman priests, one editor of a native newspaper, and one contractor. The object of the company has been to import cloth from Bombay, Poona, Ahmadabad, Benares, Belári, and Bangalur. The chief cloths imported are from Bombay, European cotton plain and prints, broadcloth, silk, and waistcloths and women's robes; from Poona and Sátára, Nágpur, Yevla, and Poona-made lace-bordered and plain silk waistcloths and women's robes, and silk borders called *dáls* to be sewn to plain cotton cloths; from Benares and Ahmadabad, lace robes, gold lace cloth, and lace; from Belári and Tádpatri, headscarves and turbans; and from Bangalur, lace-bordered head and shoulder scarves, waistcloths, and women's robes, and *nimbávali pattalas* or bright yellow female robes and bodicecloths, both with *bugdi* borders that is with one plain and two ornamental stripes. Besides these, from Sháhápur in Belgaum, and Guledgud in Bijápur, waistcloths, women's robes, and bodicecloths are also brought. The *nimbávali pattalas* from Bangalur and the bodicecloths from Guledgud, which are the best of their kind, are in great local demand. In addition to the cost of carriage to

which lies close to Belári and the Nizám's dominions, and where markets are held every Tuesday and Wednesday, traders and husbandmen from Belári and the Nizám's country sell the same goods wholesale to traders who come to Mundargi from Dhárwár, Hubli, and other parts of Dhárwár, as well as from Shimoga, Dhávangeri, and Chitaldurg in Maisur and from Sirsi in North Kánara. These purchasers retail the goods on their way home and in their villages.

Háveri.

HÁVERI, sixty miles south of Dhárwár, has about twenty-five traders with a capital of £100 to £5000 (Rs. 1000-Rs. 50,000). Most of the traders are Lingáyats and a few are Jains and Bráhmans. Of the twenty-five traders four, two Lingáyats one Jain and one Bráhman, have capitals of £1000 to £5000 (Rs. 10,000-Rs. 50,000); the rest have capitals of £100 to £500 (Rs. 1000-Rs. 5000). Háveri is the chief wholesale or *padmuli* trade centre for cardamoms, betelnuts, and pepper. These articles come in large quantities from Maisur and Kánara and are either exported in bags direct to, or sold to agents of, Belári, Haidarabad, Bangalur, Poona, and Bombay merchants. Every year between the months of *Ashvin* and *Vaishákh* (October-May), Lingáyat and Havig or North Kánara Bráhman husbandmen bring to Háveri in strong hemp-fibre bags about twelve tons (1000 *mans*) of cardamom berries, which the Lingáyat Gujaráti and Márwári traders from Sholápur and Hamnabad and local Lingáyat traders buy at £8 to £10 (Rs. 80-100) the *man* of twenty-five pounds. When cardamom berries are brought from the Kánara and Maisur forests they are small and dirty; at Háveri the traders add to their appearance and their size by scraping cleaning and soaking them. The berries are first washed in a solution of the water of a particular brackish well at Háveri and a few soapnuts and *sikikáis* the unripe acid fruit of the Mimosa abstergens; they are again washed in the brackish water and country soap and spread on a mat to dry.[1] During the night plain water is sprinkled on them, and the next day, after drying them in the sun, they are tied for four or five hours in blankets. Hundreds of women, mostly Lingáyats and a few Maráthás and shepherds, are employed in cutting the edges of the cardamom berries. For this they are paid 1½*d.* the pound (½ *a.* the *sher*). In one day a woman cuts about three pounds (6 *shers*) of cardamom berries. The whole process of cleaning about 200 pounds (8 *mans*) of berries takes four days for twelve men and costs about 16*s.* (Rs. 8). In addition to the cleaning, the edge-cutting costs about 10*s.* (Rs. 5), that is a total outlay of £1 6*s.* (Rs. 13). The berries are then separated into first, second, third and fourth sorts. Before they are sent out of the district, the berries are filled in bags of strong cotton cloth, each containing about ninety pounds (3½ *mans*). The cotton bags are covered with date-leaf mats and again put into hemp-fibre bags. In these bags cardamoms are sent to Bombay, Poona, Haidarabad, Belári, and

[1] The well from which the brackish water for washing the cardamom berries is brought, is fifty-six feet deep, and, in March 1884, contained water to a depth of about twenty-six feet. It lies near the monastery of Sivlingappa in the Navipeth street at Háveri. As the water is saltish it is used only in bathing and washing clothes, and not in drinking.

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TRADE CENTRES. *Háveri.*

other places. In 1884 the ruling prices were £18 to £20 (Rs. 180-200) the *man* of twenty-five pounds for the first sort, £15 to £17 (Rs. 150-170) for the second sort, £12 10*s.* to £13 (Rs. 125-130) for the third sort, and £10 to £11 (Rs. 100-110) for the fourth sort. Kánara cardamoms are of larger size, but Maisur cardamoms have the stronger flavour. Of late the process of cleaning cardamom berries and cutting their edges has been started at Sirsi. Betelnuts come to Háveri in large quantities from the Kánara and Maisur spice gardens. The Lingáyat Gujaráti and Márwári dealers from Sholápur, Hamnabad, Belári and a few local Lingáyat dealers buy the betelnuts at 12*s.* to 12*s.* 6*d.* (Rs. 6-6¼) the *man* of twenty-five pounds. The nuts are then handed to Lingáyat Maráthi and shepherd women who sort them into the four classes of best and middling *chikni*, and best and middling *bhardi*. In one day a woman sorts about fifty pounds (2 *mans*) of betelnuts for 3*d.* (2 *as.*). The dealers then pack the nuts into strong hemp-fibre bags, each containing 100 to 125 pounds (4-5 *mans*), and send them to Bombay, Poona, Sholápur, and Hamnabad, where in 1884 they fetched £1 4*s.* (Rs. 12) the *man* of twenty-five pounds for the best *chikni*, 16*s.* (Rs. 8) for the middling *chikni*, 12*s.* (Rs. 6) for the best *bhardi*, and 10*s.* (Rs. 5) for the middling *bhardi*. Taking the four classes together, the dealers get on an average about 15*s.* 6*d.* (Rs. 7¾) the *man* of twenty-five pounds. Besides these four kinds of betelnuts, five other kinds are sold at Háveri in small quantities, *kesrichur*, *khaddichur*, *naregal*, *lavangchur*, and *battal*. When cut into small long pieces of the size of a fine needle, the best *chikni* betelnut is called *kesrichur* as it looks as fine as *kesar* or saffron fibres; when cut into small pieces of the size of a thick needle, it is called *khaddichur*; and when cut into thin slices like wafers, it is called *naregal*, that is, the betelnut made at the village of Naregal near Háveri. These three kinds are made to order in small quantities and are presented to friends as a rarity. Of these the *kesrichur* fetches 2*s.* 3*d.* (Rs. 1⅛) the pound, the *khaddichur* 1*s.* 1½*d.* (9 *as.*), and the *naregal* 1*s.* 6*d.* (12 *as.*). When cut into about sixteen long pieces, the *bhardi* or coarse betelnut is called *lavangchur* that is of the size of *lavang* or clove, and fetches 9½*d.* the pound (6½ *as.* the *sher*). From Tirthahalli and Simoga in Maisur betelnuts cut into two and called *battal* that is cup-shaped, are brought to Háveri by Havigs and Tulus, and fetch 16*s.* to 18*s.* (Rs. 8-9) the *man* of twenty-five pounds. The *lavangchur* and *battal* betelnuts are sent in small quantities to Belári and other parts of Madras. The average yearly export of betelnuts from Háveri is estimated to be worth £10,000 to £12,000 (Rs. 1,00,000 - Rs. 1,20,000). Besides cardamoms and betelnuts large quantities of pepper come to Háveri from the Kánara and Maisur gardens. Unlike cardamoms and betelnuts pepper is neither cleaned nor sorted in Háveri. From Háveri pepper goes east to Belári and Haidarabad, north to Sholápur, and by Belgaum and Vengurla to Bombay. The sales of pepper at Háveri average 300 to 400 pounds and the ordinary price is about 6*d.* (4 *as.*) a pound. At Háveri a market is held every Thursday.

Dhundshi.

Within the last twenty years, next to Nadgund, DHUNDSHI, thirty-three miles south of Dhárwár, was the chief wholesale mart in the district. Since the making of good roads from Kumta and Hubli to

TRADE CENTRES.

Kárwár most of the trade has passed from Dhundshi to Hubli. Dhundshi has about 250 traders, mostly Lingáyats, Jains, and Musalmáns. Of these about six have capitals of £1000 to £5000 (Rs.10,000-Rs. 50,000). The larger traders buy betelnuts, cocoanuts, molasses, sugar, red pepper, salt, oil, and tobacco, which are brought for sale by the growers from Maisur and south Dhárwár. These articles the wholesale dealers sell either to small local traders for local use or to traders of Hubli, Navalgund, and Nadgund. None of the Dhundshi traders export directly. Until 1857, when the chief of Nadgund rebelled, Nadgund was the greatest wholesale mart in the district. Since 1857 the trade has greatly fallen though it still is a small wholesale centre.

Nadgund.

MARKETS.

Besides at the ten chief trade centres, weekly markets are held at almost all towns and large villages where mámlatdárs or sub-judges hold their offices, or which were formerly the head-quarters of the village-groups called *parganás, mahál*s, *tarfs,* or *karáyats.* Except the ten trade centres, where the attendance varies from 10,000 at Hubli to 3000 at Háveri, most weekly markets are attended by less than 1000 people. Markets are generally held in the middle of the town or village from eight in the morning till five in the evening. They are both distributing and gathering centres. The chief articles sold are cloth, copper and brass vessels, earthen pots, salt, chillies, molasses, sugar, coriander, mustard, cumin, *menthia* or Greek grass seed, pepper, turmeric, vegetables, lamp-oil, fuel, and dry cowdung-cakes. The sellers are chiefly shopkeepers of the town and to some extent local growers. The buyers are people of the towns and of the neighbouring villages. There is little barter.

FAIRS.

In almost all villages where there are one or more Hindu temples, and in about one-fourth of the villages where there are one or more mosques and tombs, small yearly fairs called *játrás* are held to celebrate a festival in honour of a deity or a saint. When a car is drawn the fair is called a *teru* (K), and when it is held in honour of a Musalmán saint it is called an *urus* (H). These gatherings are too small to have much trade importance. None of the Dhárwár fairs are on so large a scale as those held at Maheji in Khándesh or at Pandharpur in Sholápur. The three most important fairs are one each at Yemmur in Navalgund, at Gudguddápur in Ránebennur, and at Hulgur in Bankápur. Of these the Yemmur and Hulgur fairs are held in honour of Musalmán saints and the Gudguddápur fair in honour of Malhári or Shiv. The chief articles sold at these fairs are waistcloths or *dhotars,* women's robes or *sádis,* ready-made jackets and trousers, small carpets, copper brass and iron vessels, lamps, small metal boxes, toys, sugar, rice, pulse, sweetmeats, flowers, fruits, country liquor, needles and thread, combs, redpowder, perfumes, false pearls and coral, beads, and matches. The Yemmur fair is held in March, lasts four or five days, and is attended by about 50,000 people. The estimated value of the goods sold is about £200 (Rs. 2000). The Gudguddápur fair is held in October, lasts for two days, and is attended by about 12,000 people. The estimated value of the goods sold is about £80 (Rs. 800). Between 1834 and 1862 the Hulgur fair was yearly visited by the Nawáb of Savanur

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with a strong retinue, and was largely attended by wrestlers, dancing girls, beggars, traders, and others. Since the death of the Nawáb in 1862, the Hulgur fair has lost its importance.[1]

SHOPKEEPERS.

Except some villages in the west, almost all large villages have shopkeepers. The village shopkeeper as a rule is a Lingáyat; he occasionally is a Jain, a Komti, or a Musalmán. They deal in all groceries, salt, grain, pulses, spices, chillies, tobacco, sugar, molasses, clarified butter or *tup*, and in the larger villages in cloth; people generally buy cloth and all miscellaneous articles not of daily use either from the head-quarters town of the sub-division or at some market town to which such articles are brought by shopkeepers on market days. The shopkeepers gather their stock-in-trade from various sources. Some of it is received in payment of money lent, some in return for advances of grain to the poorer husbandmen, and some from larger dealers in one or other of the leading trade centres, such as Hubli, Gadag, and Dhundshi. Village shopkeepers never buy straight from Bombay. It is usual to pay ready money for articles sold, but running accounts, which are generally made up once a month, are sometimes kept. Only the large shopkeepers remain all the year at a central village; the smaller ones travel to all the village markets within a radius of twenty or thirty miles of their homes.

CARRIERS.

Carriers carry either in carts or on pack-bullocks and ponies. They are Lingáyats, Komtis, Devangs, Kurubars, and Ade-banajigers. Pack-bullock and pony carriers sell from village to village small quantities of tobacco, betelnuts, and other miscellaneous articles; in addition to these articles cart-carriers sell grain and cloth. Carriers buy their stock from large shops and from the growers.

IMPORTS.

The chief Imports are: Of building materials, rafters, posts, small cross rafters, and bamboos are brought from Kánara either by house-builders or wood-sellers, and nails, screws, and other iron articles are brought from Bombay by Musalmán shopkeepers to the leading local trade centres. In ordinary years little grain is imported. Of metals, gold and silver bars and sheets of copper brass iron and tin are imported from Bombay. Of house furniture, large town traders bring copper and brass pots from Poona Belgaum and Nágpur, and clocks, watches, and glass and Chinaware from Bombay. Of food drink drugs and stimulants, sugar, palm-molasses, turmeric, and cumin-seed come from Maisur, cocoanut kernel and oil, betelnuts, cardamoms, and pepper from Kánara and Maisur, and salt from Kánara. Wine is brought from Bombay and sold in small quantity by Pársi shopkeepers. Drugs are brought in small quantities from Bombay; *gánja* that is hemp flowers and *bháng* that is hemp leaves are brought from Vairág, Bársi, and Tásgaon by liquor-contractors. Opium comes from Bombay and is sold wholesale at Government treasuries to licensed shopkeepers and by them is retailed to the people. Of tools and appliances, penknives, pickaxes, and spades are brought from Bombay and Madras. Of dress, *mánjarpáts* or long-cloths, printed cotton cashmere cloth, European and Bombay made piece-goods, cotton and silk lace, and coloured and

[1] Details of these three fairs are given under Places.

IMPORTS.

uncoloured silk, and steam-spun yarn are brought from Bombay[1]; cotton and silk *rumáls* or headscarves, *dhotars* or waistcloths, woollen carpets and woollen waistcloths, and red handkerchiefs are brought from Madras; shawls, *sádis* or women's robes, bodicecloths, and yellow sheets from Bangalur; turbans from Madura; and fine muslin from Masulipatam. No ornaments are imported. Of dyeing materials indigo comes from Madras. Of toys, cards, chess, marbles, and children's hand-balls are brought from Bombay and Madras. Of fuel firewood is partly brought from the Kánara forests and partly gathered in small quantities from local forests and fields. A few ponies are brought by Pendháris from Pandharpur and a few Arab horses from Bombay; carts and pony carts are made in the district.

EXPORTS.
Cotton.

Cotton is the most valuable of Dhárwár exports. During the five years ending 1883 the average quantity of cotton which has left the district is about 9500 tons worth £450,000 (Rs. 45 *lákhs*). Of the whole amount about one-third is saw-ginned Dhárwár or American and two-thirds Kumta or local cotton. According to rough estimates by Bombay merchants and cotton dealers of the American or as it is called saw-ginned Dhárwár received at Bombay, about sixty-eight per cent is (1883) from Dhárwár and the remaining thirty-two per cent from Belgaum, Bijápur, and the Bombay Karnátak states, and of the Kumta or local Karnátak cotton about sixty-eight per cent comes from Belgaum and Bijápur and thirty-two per cent comes from Dhárwár. Since 1854 when Mr. A. C. Brice, the senior partner of Messrs. Brice and Company, started a large cotton business, Dhárwár has had European cotton agents as well as agents of Bombay European houses, who do business with Bombay in full-pressed bales of saw-ginned Dhárwár. The business of native dealers in saw-ginned Dharwár is entirely in bundles or *dokrás*. Almost the whole trade in Kumta or local Dhárwár cotton is in the hands of Bombay native merchants, chiefly Cutch Vániás and Bhátiás and a few Kánarese Bráhmans. Some business is done between Bombay and Dhárwár dealers at the South Konkan ports. There is considerable variety in the arrangements under which cotton is prepared in Dhárwár and sent to market. Many landholders sell their own cotton direct to the exporter. They clean it, pack it in bundles or *dokrás* of 164 to 196 pounds and sell it to a dealer, who may be either a native or a European and is generally a native. Some, but this practice is becoming less common every year, sell their seed cotton, that is their unginned cotton, to a large merchant, who gins and packs it. In other cases the grower does not sell locally, but gins his cotton, packs it on carts, and takes it to the coast, where he either sells it or ships it through a broker to Bombay. Gin-owners and cotton dealers often make advances to landholders to secure the growing crop of cotton. The landholder agrees to deliver a certain quantity of seed cotton by a certain date. If the quantity falls short, or the crop fails, the landholder has to

[1] The term *mánjarpát* is perhaps a corruption of Mánchester Peth that is cloth made at Mánchester town. The term is now applied to longcloth woven in the Bombay mills. Ráo Bahádur Tirmalráv. According to Molesworth *májárpát* is a corruption of *mádarpát* that is cloth woven at Madrepollam.